

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Barbara Ballsieper

Examiner: Zia R. Hashmi

Serial No: 10/559,397

Art Unit: 2881

Filed: December 5, 2005

Docket: 19241

For: RETROSPECTIVE POLICY SAFETY NET

Dated: November 28, 2006

Confirmation No. 5610

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. §1.111

Sir:

In response to the Office Action of September 1, 2006, applicant respectfully submits the following comments and arguments in traverse of the Examiner's rejection of the claims on the basis of the cited prior art publications.

Remarks begin on page 2 of this paper.

CERTIFICATE OF ELECTRONIC FILING

I hereby certify that this correspondence is being deposited with the United States Patent & Trademark Office via Electronic Filing through the United States Patent and Trademark Office e-business website, on November 28, 2006.

Dated: November 28, 2006



Leopold Presser